

Fill in this information to identify the case:

Debtor 1 Pamela T. Pernell

Debtor 2 Stanley R. Pernell
(Spouse, if filing)

United States Bankruptcy Court for the Northern District of Mississippi
(State)

Case number: 16-11745-JDW

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee, for Residential Asset Mortgage Products, INC., Mortgage Asset-Backed Pass-Through Certificates, Series 2007-RP1

Court Claim No. (if known): 18

Last four digits of any number you use to identify the debtor's account: XXXXXX2120

Date of Payment Change: July 1, 2019

Must be at least 21 days after date of this notice.

New total payment:
Principal, interest, and escrow, if any \$528.30

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

- ☐ No.
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$167.64

New escrow payment: \$131.05

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate account?

- ☒ No.
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a statement is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: _____

New principal and interest payment: : _____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No.
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)
Reason for change: _____

Current mortgage payment: _____

New mortgage payment: _____

Part 4: Sign Here

The person completing this notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Bradley P. Jones
Signature

Date: May 10, 2019

Print: Bradley P. Jones
First Name Middle Name Last Name

Title Attorney for Creditor

Company Shapiro & Brown, LLC

Address 1080 River Oaks Drive, Suite B-202
Number Street

Flowood, MS 39232
City State ZIP Code

Contact phone (601) 981-9299

Email MSBankruptcy@logs.com

CERTIFICATE OF SERVICE

I, Bradley P. Jones, of the firm of Shapiro & Brown, LLC, do hereby certify that I have this date provided a copy of the foregoing Notice of Mortgage Payment Change either by electronic case filing or by United States mail postage pre-paid to the following:

Locke D. Barkley, Chapter 13 Trustee
sbeasley@barkley13.com

Robert H. Lomenick, Jr., Attorney for the Debtor
rlomenick@gmail.com

Office of the U.S. Trustee
USTPRegion05.AB.ECF@usdoj.gov

Pamela T. Pernell and Stanley R. Pernell
13 County Road 412
Oxford, MS 38655

Pamela T Pernell
13 County Road 412
Oxford, MS 38655

Stanley R Pernell
13 County Road 412
Oxford, MS 38655

Dated: May 10, 2019

Respectfully submitted
SHAPIRO & BROWN, LLC

/s/ Bradley P. Jones

Bradley P. Jones
Attorney for Creditor

Presented by:
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Bradley P. Jones, MSB#9731
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